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PATENT  
Docket No.: 09163-20801  
#3

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : KINNEY et al.  
Serial No. : 09/901,553 Group Art Unit: 2164  
Filed : July 6, 2001 Examiner: TBA  
For : *SYSTEM AND METHOD FOR CREDIT AUTHORIZATION IN A  
SECURITIES TRANSACTION*

**Response to Notice To File Corrected Application Papers  
and Petition**

**RECEIVED**

NOV 8 2001

COMMISSIONER FOR PATENTS  
Washington, D.C. 20231

OFFICE OF PETITIONS  
DEPUTY A/C PATENTS

Sir:

In response to the Notice To File Corrected Application Papers, mailed 9/4/2001  
for the above-identified patent application, the undersigned submits herewith substitute formal  
drawings on 16 sheets.

In regard to pages 49 and 50 of the specification, which the U.S. Patent and  
Trademark Office indicates appear to have been omitted, applicant submits herewith copies of  
pages 49 and 50 from the application, with the required petition fee of \$130.00 under  
37 CFR 1.17.

Applicant respectfully submits that pages 49 and 50 were included with the  
application as filed and provide as proof: 1) a copy of the certificate of mailing, attesting to the  
total number of pages as 53, and 2) a copy of the return receipt post card, indicating the number  
of pages as 53. It should be further noted that the Application Transmittal indicates that the  
application includes 53 pages. Applicant respectfully submits that the application is entitled to

the original filing date and that pages 49 and 50 are similarly entitled to that filing date, as evidenced by the proof submitted herewith.

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service, with sufficient postage, as First Class Mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231, on September 24, 2001:

Michella McKenzie

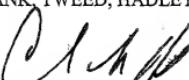
Signature

\_\_\_\_\_  
Michella McKenzie

Respectfully submitted,

MILBANK, TWEED, HADLEY & McCLOY LLP

By: \_\_\_\_\_

  
Chris L. Holm  
Reg. No. 39,227  
1 Chase Manhattan Plaza  
New York, NY 10005-1413  
(212) 530-5734 tel.  
(212) 530-5219 fax  
Attorneys for Applicant